

Proposed NU Business Name: **Ojit Furniture House**



Project identification and prepared by: Md. Aminul Islam,
Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Ojit Ghos
Age	:	12-11-1986 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Dauther.
No. of siblings:	:	1 Brother& 1 Sister.
Address	:	Vill:Pachuria ,P.O: Lauhati ,P.S:Deldewar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aroti Rani.
(iii) Father's name	:	Luxman Ghosh
(iv) GB member's info	:	Branch: Lauhati, Centre #12 (Female), Member ID:2619 , Group No: 05 Member since:17-09-2001 (16 Years) First loan: BDT = 5,000/- Last Loan = 50,000/-
Further Information:	:	Outstanding loan:= 6,000/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	12 years of business experience.
Own Business and	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-536712
Family's Contact No.	:	01625-786288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aroti Rani joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

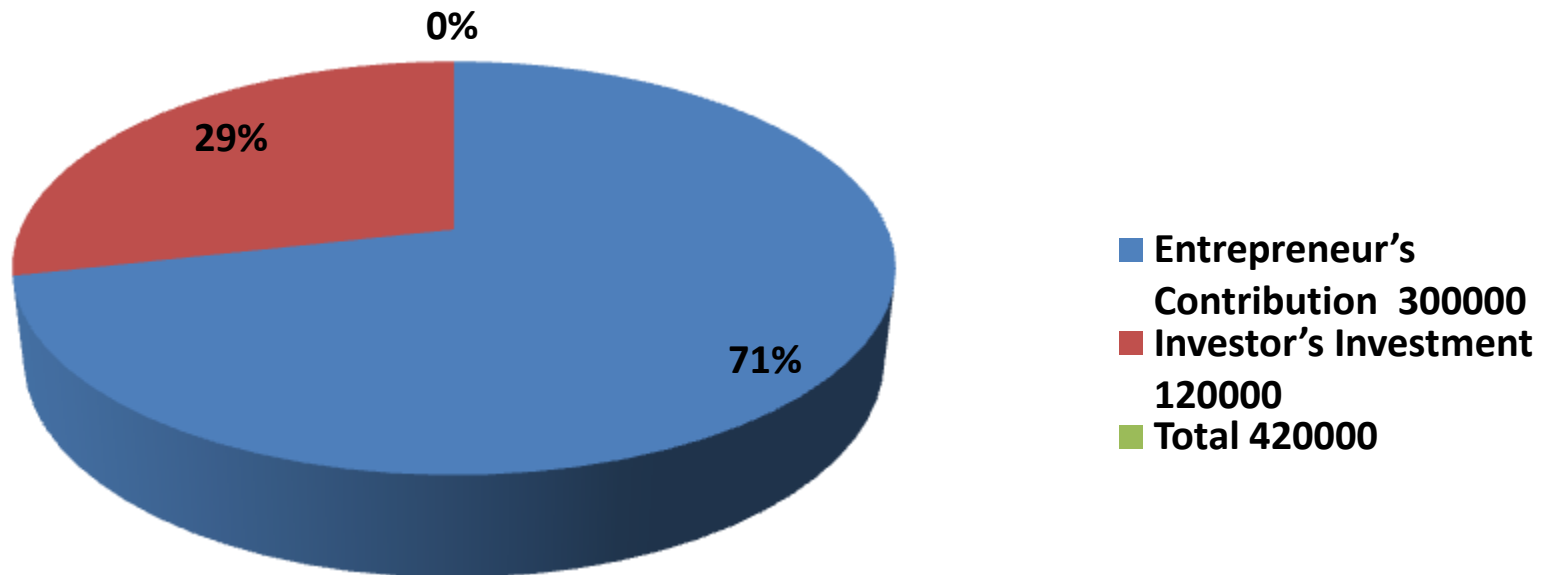
Business Name	:	: Ojit Furniture House
Location	:	Lauhati Bazar.
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 71% Required Investment BDT 1,20,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Door,Window,Alna etc. ▪Average 25 % gain on sales. ▪The business is operating by entrepreneur. Existing Two employee. ▪The shop is rented . ▪Collects goods from Lauhati.. ▪Agreed grace period is 3 months.

Existing Business

Revenue (sales)	Daily	Monthly	Yearly
Door,Window,Alna	4500	135000	1620000
Servicing		0	0
Total Sales (A)	4500	135000	1620000
Less. Variable Expense			
Door,Window,Alna	3375	101250	1215000
Total variable Expense (B)	3375	101250	1215000
Contribution Margin (CM) [C=(A-B)]	1125	33750	405000
Less. Fixed Expense			
Rent		4000	48000
Electricity Bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		15000	180000
Entertainment		300	3600
Graud Bill		100	1200
Generator Bill		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		25900	310800
Net Profit (E) [C-D]		7850	94200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Wood	50	700	35,000	Wood	300	350	105,000	140,000
Door	60	2000	120,000				0	120,000
Window	150	500	75,000				0	75,000
Alna	15	1000	15,000				0	15,000
Machineries			20000					20,000
OTHERS			5000	OTHERS			15,000	20,000
SECURITY			30000					30,000
TOTAL			300,000				120,000	420,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue (sales)	Daily				
Door,Window,Alna	5500	165000	1980000	2079000	2182950
Servicing	0	0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less. Variable Expense		0			
Door,Window,Alna	1375	41250	495000	519750	545738
Total variable Expense (B)	1375	41250	495000	519750	545738
Contribution Margin (CM) [C=(A-B)]	1,375	41250	495000	519750	545738
Less. Fixed Expense					
Rent		4000	48000	48000	48000
Electricity Bill		200	2400	2700	3000
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	60000	60000
Salary (staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Graud Bill		100	1200	1200	1200
Generator Bill		0	0	0	0
Mobile Bill		300	3600	3700	3800
Total fixed Cost (D)		25900	310800	311800	312830
Net Profit (E) [C-D]		15350	184200	193410	203081
Investment Pay Back			48,000	48,000	48,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	120,000		
1.2	Net Profit	184,200	193410	203080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		136200	281610
	Total Cash Inflow	304,200	329,610	484,691
2	Cash Outflow			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	Total Cash Outflow	168,000	48,000	48,000
3	Net Cash Surplus	136,200	281,610	436,691

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0` Others:02
Experience & Skill : 12 Years
Own Business : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

অজিত ফার্নিচার হাউস







D	S	R	P	E	C
20/07/1	6000	2000	0	0	2000
21/07/1	8000	2000	0	0	2000
22/07/1	6000	2000	0	0	2000
23/07/1	6000	2000	0	0	2000
24/07/1	8000	6000	0	0	6000
25/07/1	6000	8000	0	0	8000
26/07/1	0	2000	6000	2000	2000
27/07/1	6000	2000	0	0	2000
28/07/1	9000	5000	0	0	5000
29/07/1	0	2000	0	0	2000
30/07/1	0	2000	0	0	2000
31/07/1	0	2000	0	0	2000
1/08/1	6000	2000	0	0	2000
2/08/1	8000	2000	0	0	2000
3/08/1	6000	2000	0	0	2000
4/08/1	0	2000	0	0	2000
5/08/1	6000	2000	0	0	2000
6/08/1	8000	2000	0	0	2000
7/08/1	6000	2000	0	0	2000
8/08/1	0	2000	0	0	2000
9/08/1	6000	2000	0	0	2000
10/08/1	8000	2000	0	0	2000
11/08/1	6000	2000	0	0	2000
12/08/1	0	2000	0	0	2000
13/08/1	6000	2000	0	0	2000
14/08/1	8000	2000	0	0	2000
15/08/1	6000	2000	0	0	2000
16/08/1	0	2000	0	0	2000
17/08/1	6000	2000	0	0	2000
18/08/1	8000	2000	0	0	2000
19/08/1	6000	2000	0	0	2000
20/08/1	0	2000	0	0	2000

D	S	R	P	E	C
21/08/1	0	6000	0	0	6000
22/08/1	6000	6000	0	0	6000
23/08/1	6000	6000	0	0	6000
24/08/1	2000	6000	0	0	8000
25/08/1	6000	8000	0	0	8000
26/08/1	2000	8000	0	0	8000
27/08/1	6000	8000	0	0	8000
28/08/1	8000	6000	6000	2000	2000
29/08/1	2000	2000	0	2000	2000
30/08/1	0	2000	0	0	2000
31/08/1	0	2000	0	0	2000
1/09/1	8000	2000	0	0	2000
2/09/1	2000	2000	0	0	2000
3/09/1	8000	2000	0	0	2000
4/09/1	2000	2000	0	0	2000
5/09/1	8000	2000	0	0	2000
6/09/1	2000	2000	0	0	2000
7/09/1	8000	2000	0	0	2000
8/09/1	2000	2000	0	0	2000
9/09/1	8000	2000	0	0	2000
10/09/1	2000	2000	0	0	2000
11/09/1	8000	2000	0	0	2000
12/09/1	2000	2000	0	0	2000
13/09/1	8000	2000	0	0	2000
14/09/1	2000	2000	0	0	2000
15/09/1	8000	2000	0	0	2000
16/09/1	2000	2000	0	0	2000
17/09/1	8000	2000	0	0	2000
18/09/1	2000	2000	0	0	2000
19/09/1	8000	2000	0	0	2000
20/09/1	2000	2000	0	0	2000

"মুদ্রা ১০ (দশ) টাকা মাত্র"
"পাশ বই হারিয়ে গেলে তা বই রূপে পরিণত করা হয়েছে মুদ্রা ১০ (দশ) টাকা মাত্র"

১. কোন মিনি হাতা ঋণের টাকা একতরফী ভাবে কেউ হস্তান্তর/সেতের অধিকারের উপস্থিতির পাশাপাশি গ্রহণ করা হবে।
২. পাশ বইসহ আয়ের হাশিফা হিসেব করে মন্ত্রসভার মাধ্যমে প্রকাশ করা হবে। হিসেব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই গ্রহণ করা হবে, পাশ বই ব্যাংকে রাখা যেহেতু পরবর্তী সাল হিসেব করা যাবে।



গ্রামীণ ব্যাংক

সহকারী ম্যানেজার (সিবি)

সহজ ঋণের পাশ বই

নাম _____

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বসতি নং _____

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গ্রুপ নং _____

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কেন্দ্র নং _____

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কেন্দ্রের নাম _____

সেইসঙ্গে

বই হারিয়ে হারিয়ে _____

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পাশ বই হারিয়ে যাওয়ার তারিখ _____

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कर्मि क्र.
 शिप क्र.

20/01/2024
 20/01/2024

क्र.सं.	नाम	पता	वर्षाव			
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20/01/2024

कर्मि क्र.
 शिप क्र.

दिनांक
 वर्ष

या वितरण विधीत कोणत्याही कर्मिने कोणत्याही प्रकारचा अपवाद नोंदवून घ्यावा. अन्यथा कोणत्याही प्रकारचा अपवाद नोंदवून घ्यावा.

कोणत्याही प्रकारचा अपवाद नोंदवून घ्यावा.

क्र.सं.	नाम	पता	वर्षाव			
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20/01/2024

FAMILY PICTURE

